

Information to identify the case:

Debtor 1	Stephen A. Soltesz-Haughton	Social Security number or ITIN	xxx-xx-0805
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Joanna M. DeAngelis-Haughton	Social Security number or ITIN	xxx-xx-9358
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-24227-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen A. Soltesz-Haughton
aka Stephen Alex Soltesz-Haughton, aka Stephen
Haughton, aka Stephen Soltesz

Joanna M. DeAngelis-Haughton
aka Joanna Marie DeAngelis-Haughton, aka Joanna
Marie DeAngelis

11/13/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Stephen A. Soltesz-Haughton
Joanna M. DeAngelis-Haughton
DebtorsCase No. 16-24227-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
Form ID: 3180WPage 1 of 2
Total Noticed: 38

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db/jdb +Stephen A. Soltesz-Haughton, Joanna M. DeAngelis-Haughton, 120 Long Bridge Rd,
Ligonier, PA 15658-3522

cr +Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000,
Southfield, MI 48034-8331

14335808 AWA Collections, PO Box 6605, Orange, CA 92863-6605

14335810 +CBCS Inc, 1225 N Main St, North Canton, OH 44720-1959

14335812 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
(address filed with court: Collection Service Center, 250 Mt Lebanon Blvd Ste 420,
West Mifflin, PA 15122)

14321317 +Capital One Bank, PO Box 3115, Milwaukee, WI 53201-3115

14335811 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000

14933200 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331

14383927 +Employment Rights Group, 100 First Avenue, Suite 650, Pittsburgh, PA 15222-1514

14335815 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Bank, 5050 Kingsley Dr, MD# 1MOC2N,
Cincinnati, OH 45263)

14340737 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013

14337317 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013

14399295 +John R. Kardos, Jr., Esquire, 710 Fifth Avenue, Suite 2400, Pittsburgh, PA 15219-3000

14321321 +Smith Propane & Oil, 138 Pandora Road, Loyalhanna, PA 15661-9701

14335835 +Southern Credit Adjusters Inc., 2420 Professional Dr #A, Rocky Mount, NC 27804-2253

14335836 +Stellar Recovery, PO Box 57370, Jacksonville, FL 32241-7370

14321322 +Wells Fargo, CSCL Dispute Team, MAC N8235-04M, PO Box 1, Des Moines, IA 50306-0001

14383924 +Williams & Connolly LLP, 725 Twelfth Street, N.W., Washington, DC 20005-5901

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 14 2019 04:32:50 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr EDI: WFFC.COM Nov 14 2019 08:43:00 Wells Fargo Bank, N.A./Wells Fargo Home Mortgage,
MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

14335809 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Nov 14 2019 04:34:53
Berks Credit & Collections, 900 Corporate Dr, Reading, PA 19605-3340

14321314 +E-mail/Text: kburkley@bernsteinlaw.com Nov 14 2019 04:34:23 Bernstein-Burkley, P.C.,
Suite 2200 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219-1908

14321316 +EDI: CAPITALONE.COM Nov 14 2019 08:43:00 Capital One, P.O. Box 30253,
Salt Lake City, UT 84130-0253

14321315 EDI: CAPITALONE.COM Nov 14 2019 08:43:00 Capital One, P.O. Box 30285,
Salt Lake City, UT 84130-0285

14332081 EDI: CAPITALONE.COM Nov 14 2019 08:43:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083

14321318 +EDI: CAPITALONE.COM Nov 14 2019 08:43:00 Capital One Bank (USA), N.A., 4851 Cox Road,
Glen Allen, VA 23060-6293

14321319 +EDI: CAPITALONE.COM Nov 14 2019 08:43:00 Capital One Bank USA NA, PO Box 30281,
Salt Lake City, UT 84130-0281

14335813 +E-mail/Text: bdsupport@creditmanagementcompany.com Nov 14 2019 04:33:56
Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

14321320 +E-mail/Text: bankruptcy.notices@hdfsi.com Nov 14 2019 04:34:09 Harley-Davidson Credit Corp.,
3850 Arrowhead Drive, Carson City, NV 89706-2016

14335816 +EDI: IIC9.COM Nov 14 2019 08:43:00 I.C. Systems, Inc., PO Box 64378,
Saint Paul, MN 55164-0378

14325622 +EDI: PRA.COM Nov 14 2019 08:43:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

14334707 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 14 2019 04:32:50
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946

14389657 EDI: WFFC.COM Nov 14 2019 08:43:00 Wells Fargo Bank, N.A., PO Box 10438,
Des Moines, IA 50306-0438

14351814 EDI: WFFC.COM Nov 14 2019 08:43:00 Wells Fargo Bank, N.A., Default Document Processing,
Mac# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

14321323 +EDI: WFFC.COM Nov 14 2019 08:43:00 Wells Fargo Financial National Bank, MAC# N8235-040,
7000 Vista Drive, West Des Moines, IA 50266-9310

14335906 +EDI: WFFC.COM Nov 14 2019 08:43:00 Wells Fargo Financial National Bank, MAC 4031-080,
800 Walnut St, Des Moines, IA 50309-3605

14335924 EDI: WFFC.COM Nov 14 2019 08:43:00 Wells Fargo Home Mortgage, P.O. Box 10335,
Des Moines, IA 50306-0335

14321324 +EDI: WFFC.COM Nov 14 2019 08:43:00 Wells Fargo National Bank, 800 Walnut St,
Des Moines, IA 50309-3891

TOTAL: 20

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User: mgut
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Harley-Davidson Credit Corp
cr Wells Fargo Bank, NA
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14747315* +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14335814 ##Deborah Corna, 1554 Darlington Rd, Ligonier, PA 15658-3521

TOTALS: 2, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmlawgroup.com
Jeremy J. Kobeski on behalf of Creditor Wells Fargo Bank, NA pawb@fedphe.com
Jerome B. Blank on behalf of Creditor Wells Fargo Bank, NA pawb@fedphe.com
Jodi L. Hause on behalf of Creditor Wells Fargo Bank, NA jodi.hause@phelanhallinan.com,
pawb@fedphe.com
Joseph A. Dessoye on behalf of Creditor Wells Fargo Bank, NA pawb@fedphe.com
Mark G. Moynihan on behalf of Debtor Stephen A. Soltesz-Haughton mark@moynihanlaw.net,
moynihan.mark@gmail.com/moynihanmr71581@notify.bestcase.com
Mark G. Moynihan on behalf of Joint Debtor Joanna M. DeAngelis-Haughton mark@moynihanlaw.net,
moynihan.mark@gmail.com/moynihanmr71581@notify.bestcase.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
William E. Craig on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com/mortoncraigecf@gmail.com

TOTAL: 10